Assessor's/Tax ID No. 11-210-02

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

Verdugo Trustee

LESSHEBBOUGHER

LESSHEBBOUGHE

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Network Branch #:2800230200170 "HIGBEE" Lincoln, Nevada PIF: 01/30/2004 COMMERCIAL CREDIT CORPORATION NOW KNOWN AS CITIFINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 01/26/1999, made by RICHARD E. HIGBEE AND CINDY L. HIGBEE, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with NEVADA TITLE COMPANY as Trustee, for the benefit of COMMERCIAL CREDIT CORPORATION as Beneficiary, which said Deed of Trust was recorded 01/26/1999 in the Office of the County Recorder of Lincoln State of Nevada, in Book/Reel/Liber: 139 Page/Folio: 29 as Instrument No.: N/A wherein said Owner and Holder hereby substitutes VERDUGO TRUSTEE SERVICE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 123 WESTSIDE RD, ALAMO, NV 10000

IN WITNESS WHEREOF, COMMERCIAL CREDIT CORPORATION NOW KNOWN AS CITIFINANCIAL, INC. 5280 CORPORATE DRIVE, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION 5280 CORPORATE DRIVE, FREDERICK, MD 21703 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

COMMERCIAL CREDIT CORPORATION NOW KNOWN AS CITIFINANCIAL, INC. On May 4th, 2004

MERHL GIBSON, Vice-President

SEAL SEAL

STATE OF Maryland COUNTY OF Frederick

On May 4th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

JANE EYLER

Notary Expires: 11/01/2005



VERDUGO TRUSTEE SERVICE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On May 4th, 2004

ALEXIS HELFRICH, VICE PRESIDENT

*TK*TKOTM*05/03/2004 02:05:00 PM* CITM02CITM00000000000000074533* NVLINCO* 2800230200170 NVSTATE_TRUST_SUB *RT1*RT1CITM*

STATE OF Maryland COUNTY OF Frederick

On May 4th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared ALEXIS HELFRICH, VICE PRESIDENT who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

JANE EXTER

Notary Expires: 11/01/2005

